Policy Year 2026 Rate Review and Consumer Impact Analysis Report

PRESENTED BY

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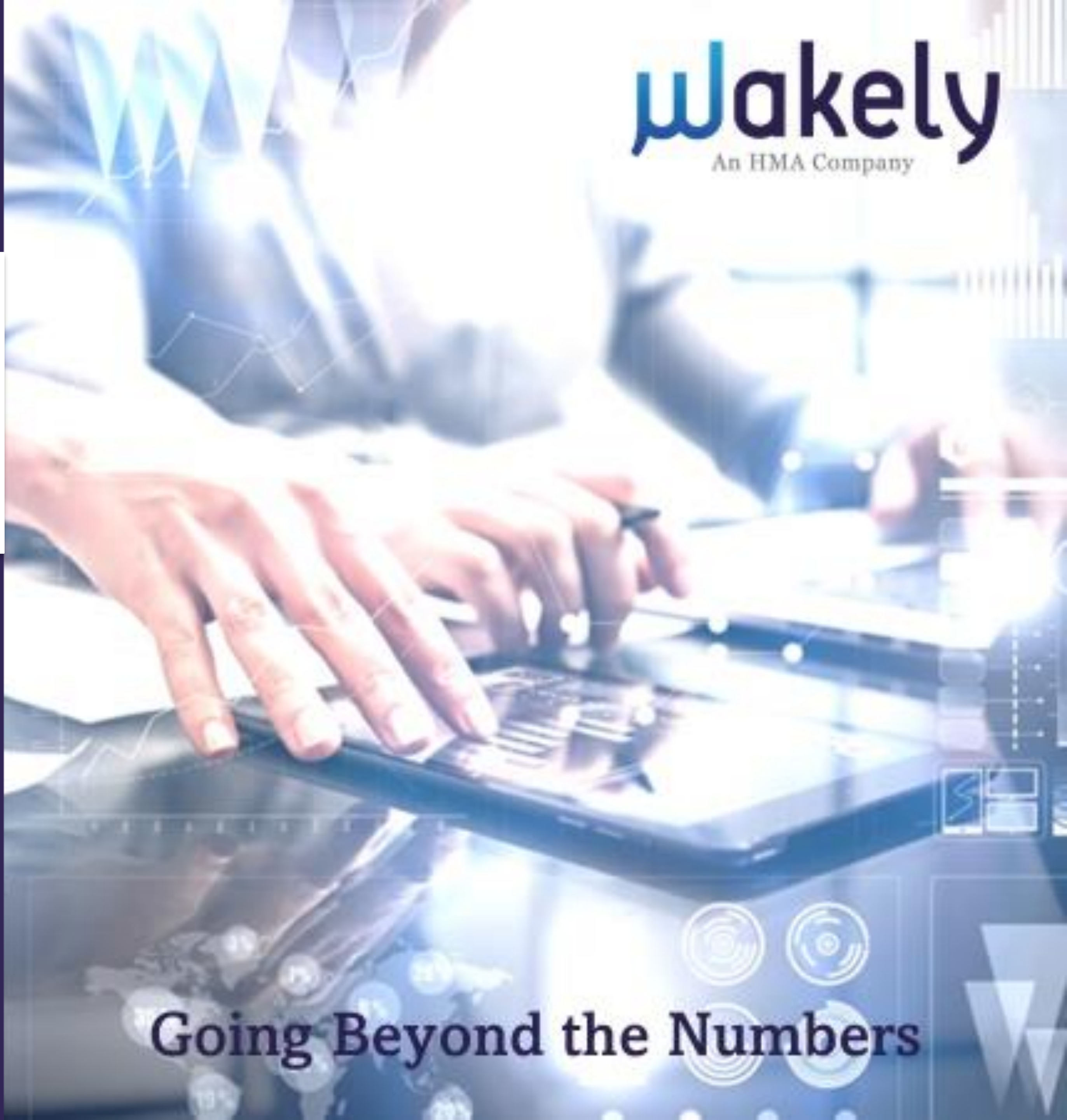

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Introduction

Wakely was retained by Access Health CT (AHCT) to perform the following services related to 2026 rate filings:

Rate Filing Review

Review of final health insurance rate filings for issuers (Anthem, CBI and CICI).

Rate Analysis

Perform a rate analysis to assess the variance in rates by rating area and metal.

Consumer Impact Analysis

Summarize rate changes before and after federal subsidies by rating area.

Wakely relied on rate filings and templates, as well as enrollment data, provided by AHCT as of September 2025.

Rounding: Values shown to nearest dollar; percentages rounded throughout this report.

Plan Offerings

Plan Offerings – Individual

Individual On-Exchange Plans:

On-Exchange Plans By Carrier				
Metal	Anthem	CBI	CICI	Total
Catastrophic	1	1	0	2
Bronze	5	3	2	10
Silver	1	1	1	3
Gold	4	2	1	7
Platinum	0	0	0	0
Total	11	7	4	22

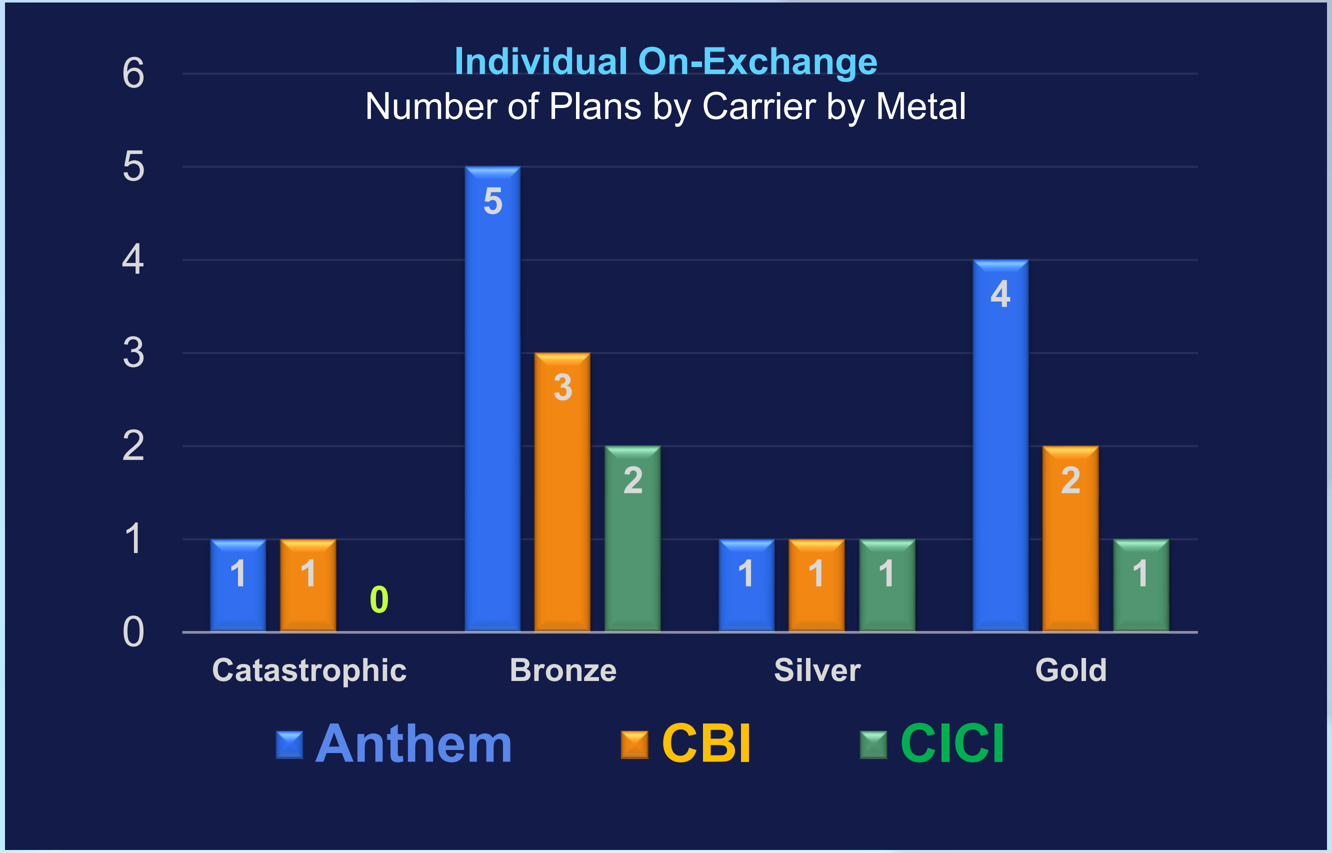
Individual Market On-Exchange Plans					
Metal	2025	Renewing	New	Terminated	2026
Catastrophic	2	2	0	0	2
Bronze	10	8	2	2	10
Silver	3	3	0	0	3
Gold	7	5	2	2	7
Platinum	NA	NA	NA	NA	NA
Total	22	18	4	4	22

Individual Off-Exchange Plans:

Off-Exchange Plans By Carrier			
Metal	Anthem	CBI	CICI
Catastrophic	1	NA	NA
Bronze	3	NA	NA
Silver	2	NA	NA
Gold	1	NA	NA
Platinum	0	NA	NA
Total	7	NA	NA

Individual Market Off-Exchange Plans					
Metal	2025	Renewing	New	Terminated	2026
Catastrophic	1	1	0	0	1
Bronze	3	3	0	0	3
Silver	2	2	0	0	2
Gold	1	1	0	0	1
Platinum	NA	NA	NA	NA	NA
Total	7	7	0	0	7

Plan Offerings – Individual On-Exchange



Total of 22 on-exchange plans, same as 2025, including 7 Gold, 3 Silver, 10 Bronze and 2 Catastrophic plans.

All plans are available statewide.

Platinum Tier plans are not available.

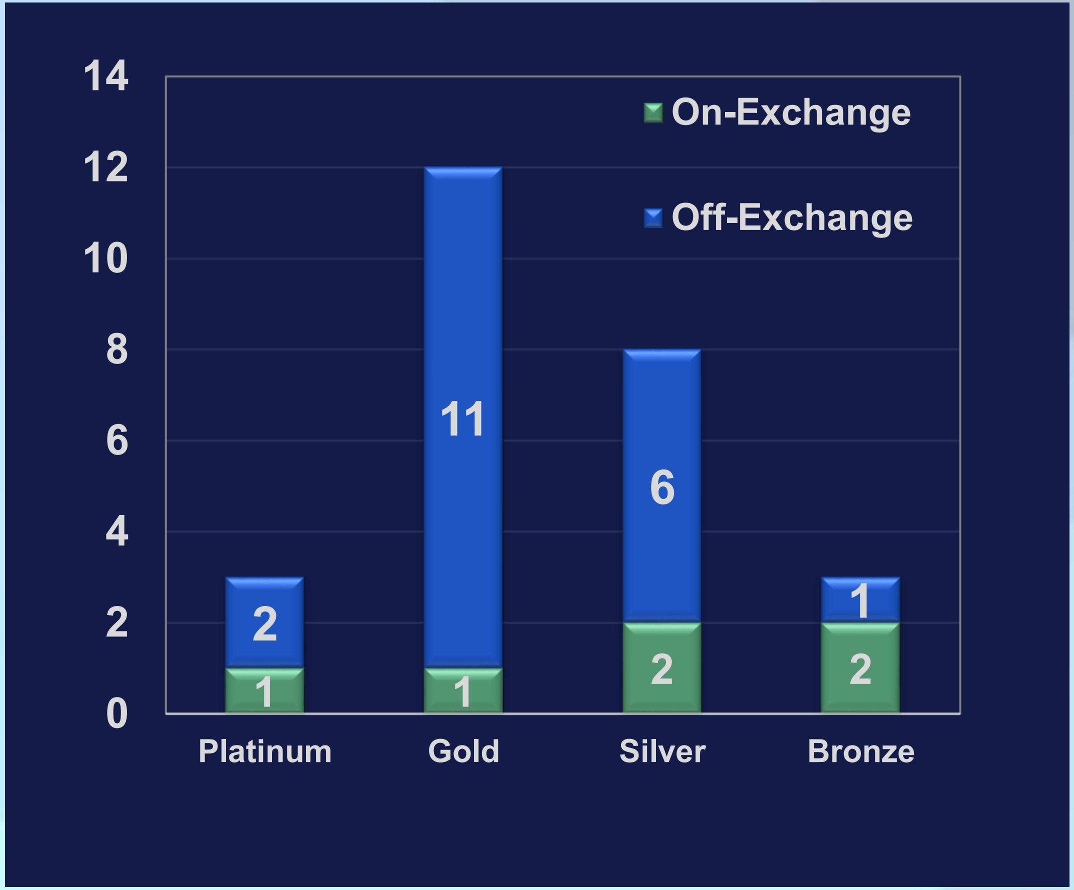
2026 Plan Offerings – Individual On-Exchange

Individual Market On-Exchange	Permissible AV Range (As of the Stay*)	Filed AV Range
Platinum	88%-92%	NA
Gold	78%-82%	78.7%-81.4%
94% AV CSR	94%-95%	94.5%-94.8%
87% AV CSR	87%-88%	87.4%-87.8%
73% AV CSR	73%-74%	73.7%-73.9%
Standard Silver	70%-72%	71.2%-71.4%
Bronze	58%-65%	62.3%-65.0%

** The August 22 court order in City of Columbus v. Kennedy stayed the implementation of certain provisions of the 2026 Marketplace Integrity and Affordability Final Rule, including the expanded de minimis ranges for actuarial value calculations, while litigation remains pending.*

2026 Plan Offerings – Small Group

Anthem



Small Group On-Exchange (SHOP)					
Metal	2025	Renewing	New	Terminated	2026
Bronze	2	2	0	0	2
Silver	2	2	0	0	2
Gold	1	1	0	0	1
Platinum	1	1	0	0	1
Total	6	6	0	0	6

Small Group Off-Exchange					
Metal	2025	Renewing	New	Terminated	2026
Bronze	1	1	0	0	1
Silver	6	6	0	0	6
Gold	9	9	2	0	11
Platinum	1	1	1	0	2
Total	17	17	3	0	20

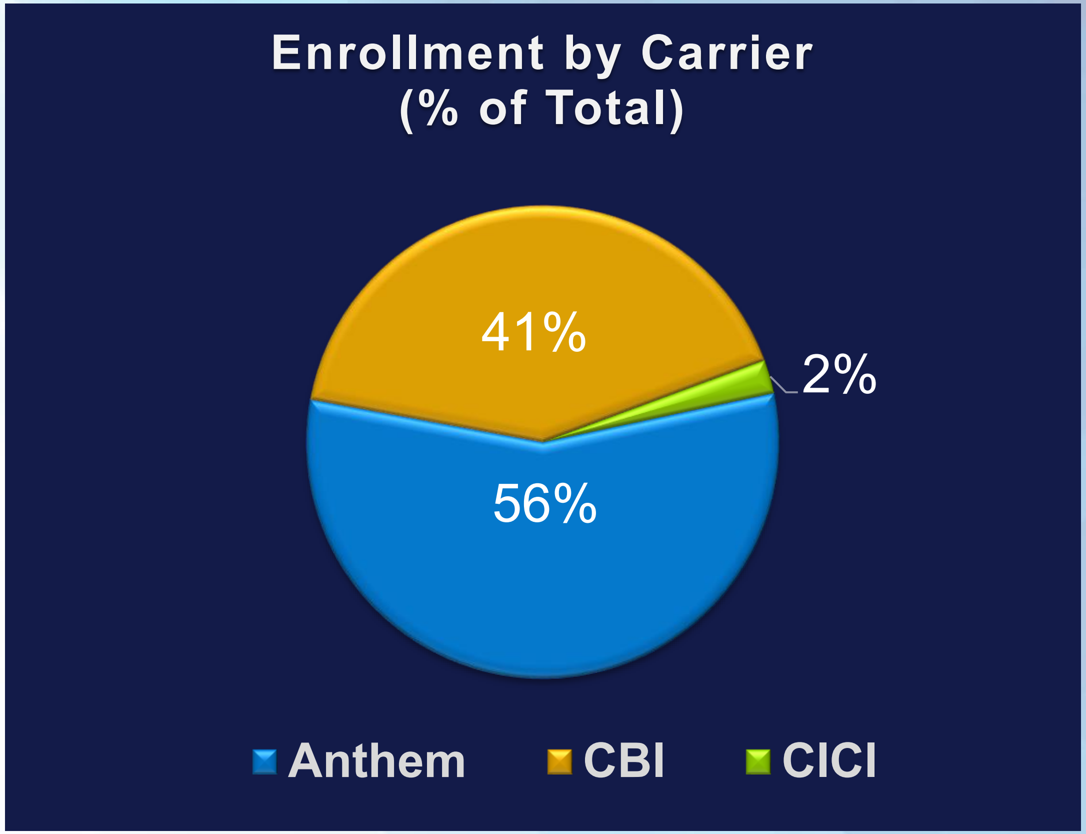
Anthem is offering 6 plans on-exchange and 20 plans off-exchange in Small Group market.

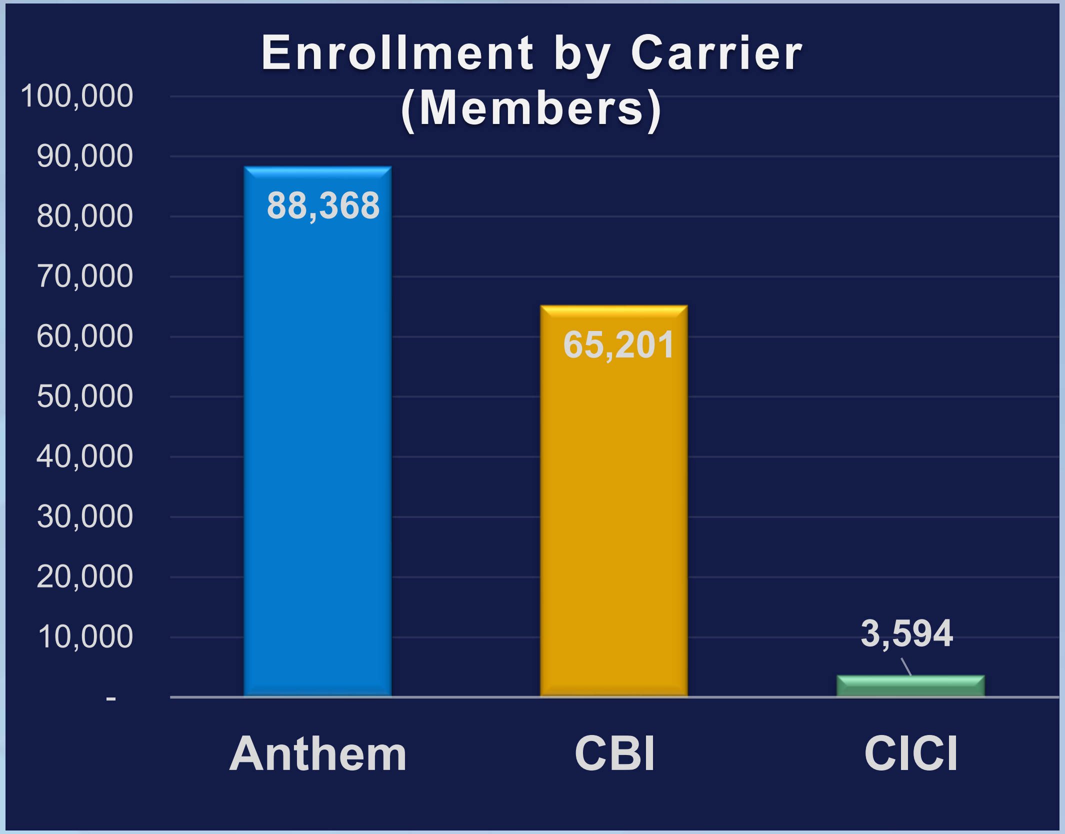
All plans are available statewide.

Current Enrollment

Current Enrollment – Individual On-Exchange

Total Members: **157,163**





Enrollment summary based on information provided by AHCT as of September 2025.

Current Enrollment – Individual On-Exchange

Historical Individual Market Enrollment Distribution

Metal Level	Distribution by Metal Tier				
	2021	2022	2023	2024	2025
Platinum	0%	2%	2%	0%	0%
Gold	8%	12%	15%	17%	11%
Silver	47%	48%	52%	58%	65%
Bronze	44%	37%	30%	24%	22%
Catastrophic	2%	1%	1%	1%	1%

Gold enrollment percentage decreased in 2025, reversing prior growth.

Silver enrollment continues to rise since 2021.

Bronze enrollment continues to decline.

Metal Level	% of Enrollees in Lowest Cost Plan Within a Metal				
	2021	2022	2023	2024	2025
Platinum	NA	100%	100%	NA	NA
Gold	19%	14%	33%	10%	12%
Silver	75%	70%	68%	56%	54%
Bronze	16%	14%	20%	27%	18%
Catastrophic	90%	87%	78%	73%	75%

Lowest-cost Silver plan enrollment continued its downward trend, as enhanced subsidies made Silver plans more affordable.

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2026 Rate Analysis

2026 Rate Analysis - Individual

This section outlines the premium changes for consumers in the individual market **PRIOR to federal premium subsidies.**

Rate changes in this section reflect premium changes from 2025 to 2026 based on issuer plan mappings provided by AHCT as of September 2025.

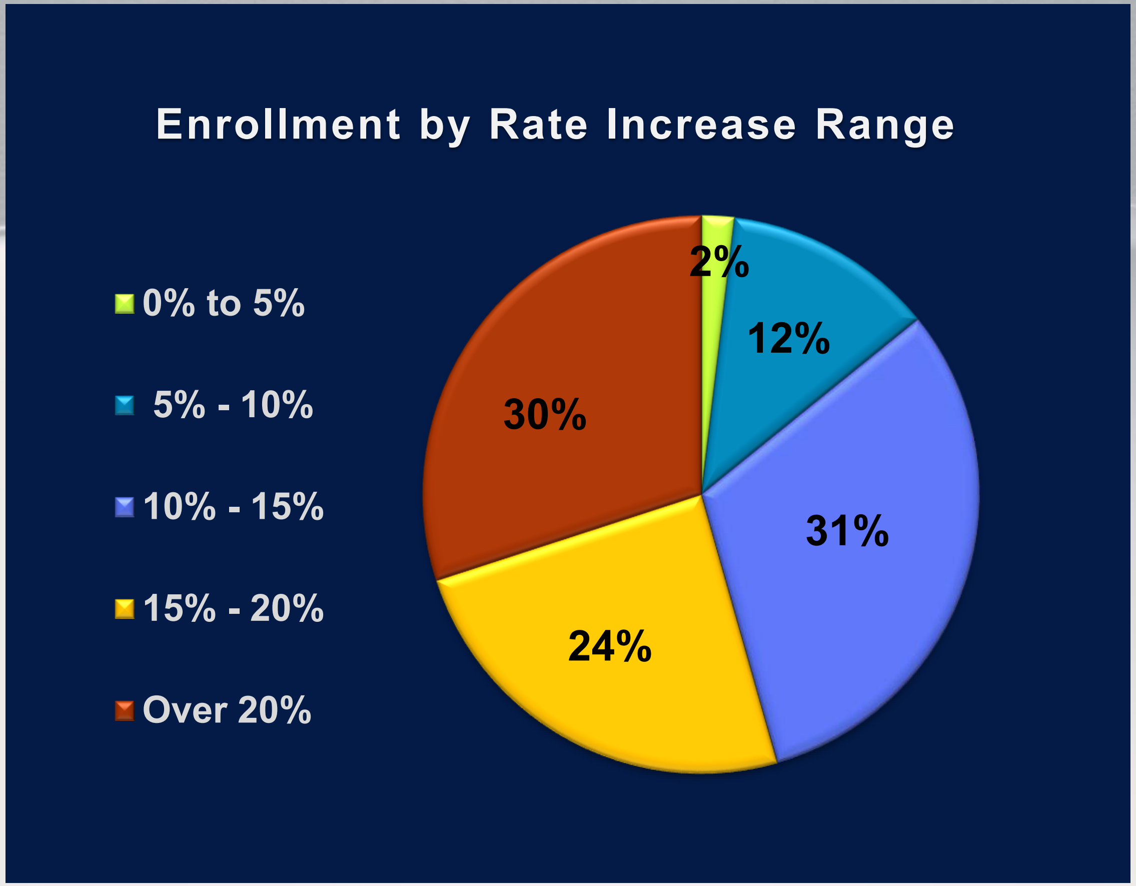
Weighted averages are based on enrollment by plan and county provided by AHCT.

2026 Rate Analysis - Individual

- The weighted average rate increase for AHCT enrollees (before premium subsidies) is 17%. This rate change does not include the impact of aging.
- Rate changes across all plan and area combinations range from 1% to 26%.
- Average rate increases vary by county.
- By issuer, premium weighted rate changes average 14% for Anthem, 21% for CBI and CICI for continuing and cross-walked enrollees.
- Silver plans continue to be loaded for the defunding of cost-sharing reductions.

Average Increases reflect impact of plans being cross-walked to new plans if applicable.

2026 Rate Analysis - Individual



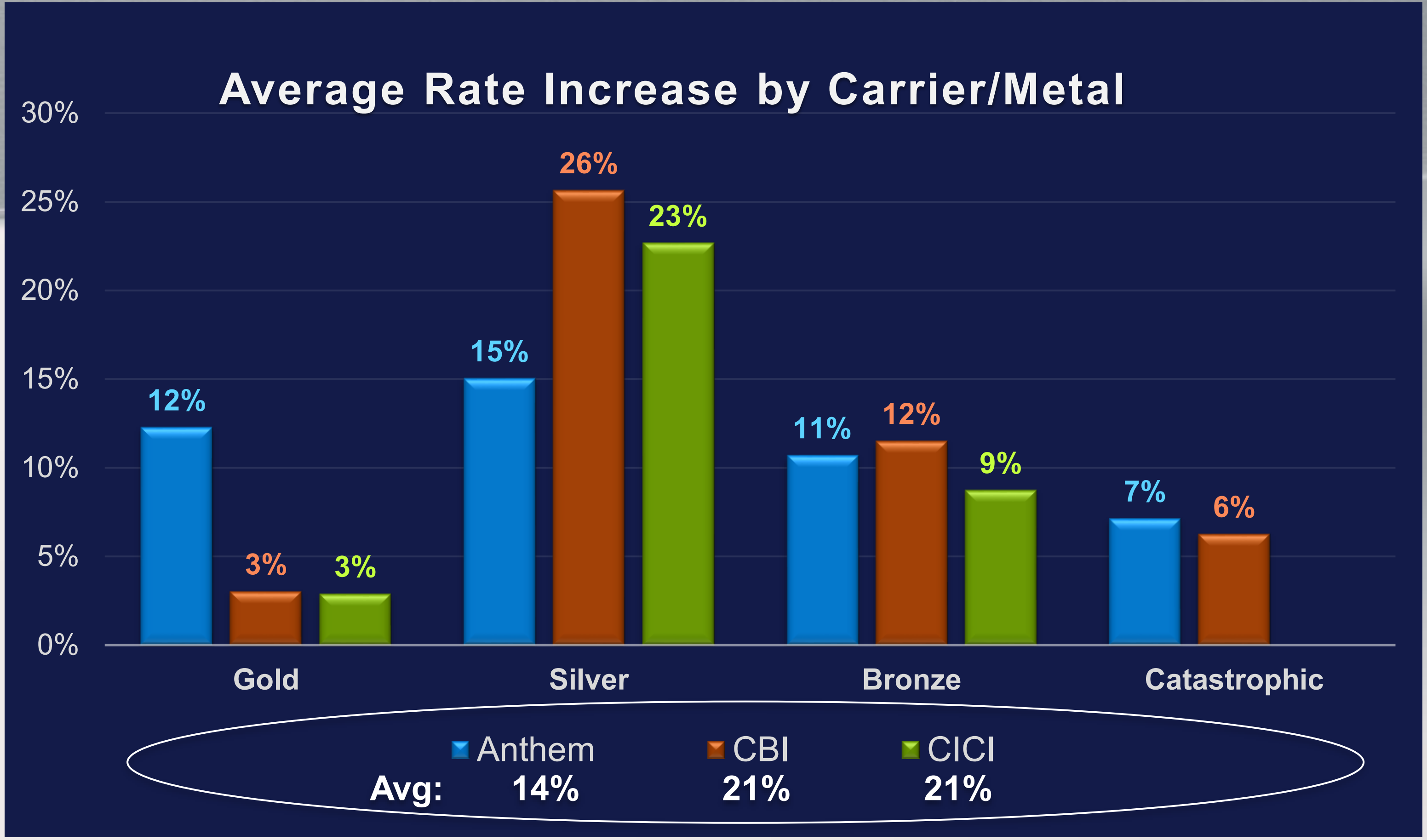
All members renewing to the same or the mapped plan in 2026 will experience a rate increase before subsidy.

14% of members will experience a rate increase less than 10%.

55% of members will experience a rate increase between 10% and 20%.

30% of members will experience a rate increase more than 20%.

2026 Rate Analysis - Individual



* *Weighted average increases are based on enrollment by plan and county provided by AHCT.*

2026 Rate Analysis – Individual (Gold)

Individual Market Rate Changes with Mapping – by Plan

				All Counties	Range by County	
Metal	Carrier	2025 Plan Name	2026 Plan Name	Avg. Rate Change	Min	Max
Gold	Anthem	Gold PPO Pathway with Adult Dental and Vision Benefits	Gold PPO Pathway with Adult Dental and Vision Benefits	12%	10%	14%
Gold	Anthem	Gold HMO Pathway Enhanced with Adult Dental and Vision Benefits	Gold HMO Pathway Enhanced with Adult Dental and Vision Benefits	11%	9%	13%
Gold	Anthem	Gold PPO Standard Pathway	Gold PPO Standard Pathway	6%	5%	8%
Gold	Anthem	Gold PPO Pathway	Gold PPO Pathway	18%	16%	20%
Gold	CBI	Choice Gold Standard POS	Choice Gold Standard POS	3%	3%	3%
Gold	CBI	Choice Gold Alternative POS	Choice Gold Alternative POS	1%	1%	1%
Gold	CICI	Value Gold Standard POS	Value Gold Standard POS	3%	3%	3%

* *Weighted average increases are based on enrollment by plan and county provided by AHCT.*

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2026 Rate Analysis – Individual (Silver)

Individual Market Rate Changes with Mapping – by Plan

Metal	Carrier	2025 Plan Name	2026 Plan Name	All Counties Avg. Rate Change	Range by County Min	Range by County Max
Silver	Anthem	Silver PPO Standard Pathway	Silver PPO Standard Pathway	15%	13%	17%
Silver	CBI	Choice Silver Standard POS	Choice Silver Standard POS	26%	26%	26%
Silver	CICI	Value Silver Standard POS	Value Silver Standard POS	23%	23%	23%

2026 Rate Analysis – Individual (Bronze)

Individual Market Rate Changes with Mapping – by Plan

Metal	Carrier	2025 Plan Name	2026 Plan Name	All Counties Avg. Rate Change	Range by County Min	Max
Bronze	Anthem	Bronze PPO Pathway HSA	Bronze PPO Pathway with PreventiveRx HSA	12%	10%	13%
Bronze	Anthem	Bronze HMO Pathway Enhanced with Adult Dental and Vision Benefits	Bronze HMO Pathway Enhanced with Adult Dental and Vision	8%	6%	10%
Bronze	Anthem	Bronze PPO Standard Pathway HSA	Bronze PPO Standard Pathway HSA	13%	11%	15%
Bronze	Anthem	Bronze PPO Standard Pathway	Bronze PPO Standard Pathway	15%	13%	17%
Bronze	Anthem	Bronze PPO Pathway with Adult Dental and Vision Benefits	Bronze PPO Pathway with PreventiveRx HSA	10%	8%	12%
Bronze	CBI	Choice Bronze Standard POS	Choice Bronze Standard POS	5%	5%	5%
Bronze	CBI	Choice Bronze Standard POS HSA	Choice Bronze Standard POS HSA	17%	17%	17%
Bronze	CBI	Choice Bronze Alternative POS with Dental	Choice Bronze Alternative POS with Dental and Vision	10%	10%	10%
Bronze	CICI	Value Bronze Standard POS	Value Bronze Standard POS	1%	1%	1%
Bronze	CICI	Value Bronze Standard POS HSA	Value Bronze Standard POS HSA	12%	12%	12%

2026 Rate Analysis – Individual (Catastrophic)

Individual Market Rate Changes with Mapping – by Plan

Metal	Carrier	2025 Plan Name	2026 Plan Name	All Counties Avg. Rate Change	Range by County Min	Range by County Max
Catastrophic	Anthem	Catastrophic HMO Pathway Enhanced	Catastrophic HMO Pathway Enhanced	7%	5%	9%
Catastrophic	Anthem	Catastrophic HMO Pathway Enhanced (Age-Out Members)	Bronze HMO Pathway Enhanced (For Age-Out Members)	84%	80%	86%
Catastrophic	CBI	Choice Catastrophic POS with Dental	Choice Catastrophic POS with Dental and Vision	6%	6%	6%
Catastrophic	CBI	Choice Catastrophic POS with Dental (Age-Out Members)	Choice Bronze Standard POS HSA (For Age-Out Members)	116%	116%	116%

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2026 Rate Analysis - Small Group

Anthem offers both On and off exchange plans in Small Group market.

2026 Rate Increases

- **Overall average rate increase: 11.2%**
- **Plan-specific changes: 5.1% to 14.5%.** Both on- and off-Exchange plans.

Source: Anthem filed 2026 URRT.

Current Enrollment

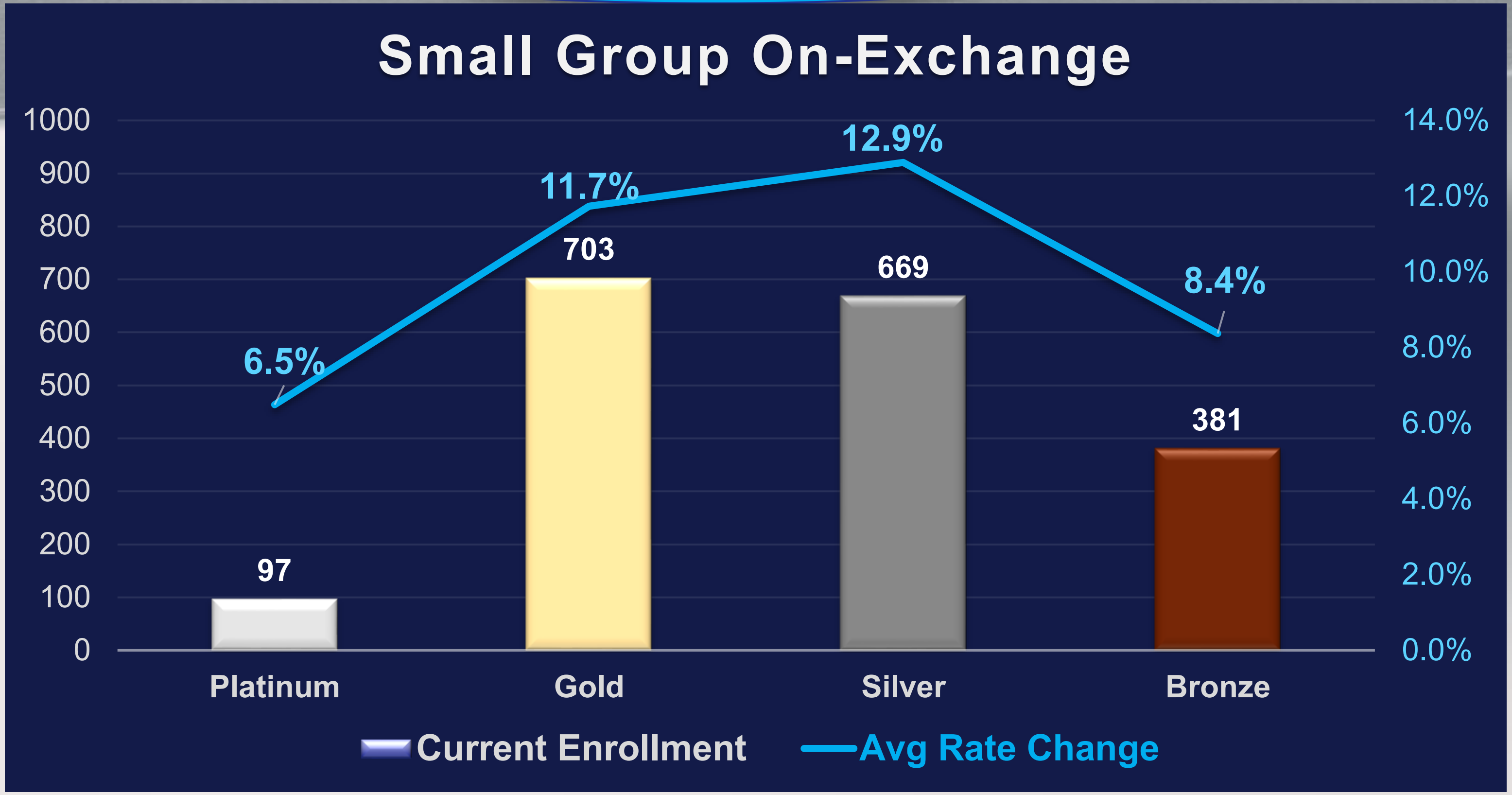
- **Off-Exchange enrollment: 46,816** members.

  Source: Anthem's 2026 URRT filing.
- **On-Exchange enrollment: 1,850** members.

  Based on data provided by AHCT.

2026 Rate Analysis - Small Group

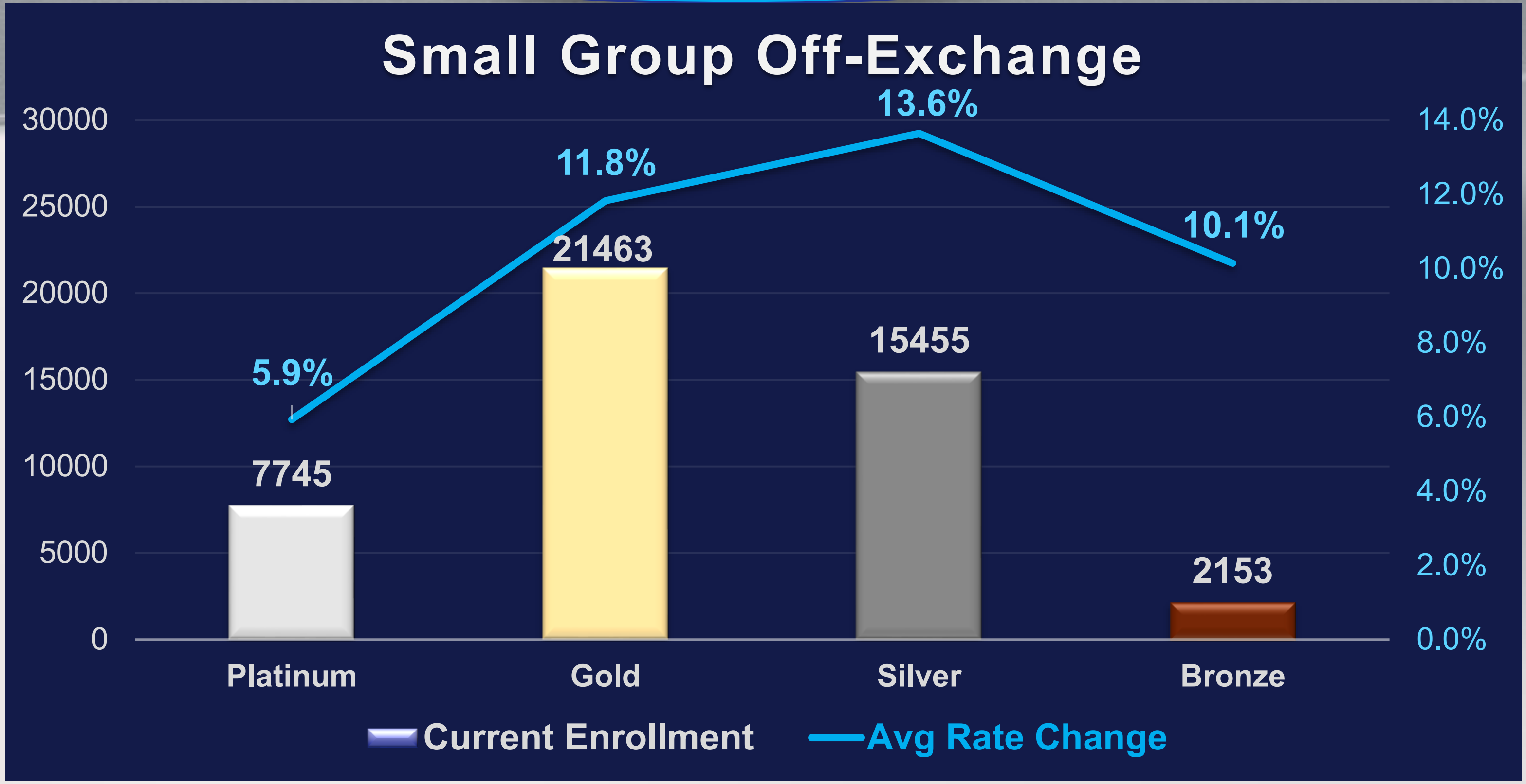
On-Exchange - Avg. 11.2%



The 2026 weighted average rate increases are based on Anthem filed 2026 Rate Table and URRT. On-Exchange enrollment is provided by AHCT.

2026 Rate Analysis - Small Group

Off-Exchange - Avg. 11.1%



The 2026 weighted average rate increase and current (2025) enrollment are based on Anthem filed 2026 Rate Table and URRT.

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Consumer Impact Analysis

Consumer Impact Analysis

This section outlines the premium changes for consumers in the individual market **AFTER federal premium subsidies.**

Impacts are calculated based on issuer plan mappings provided to Wakely by AHCT.

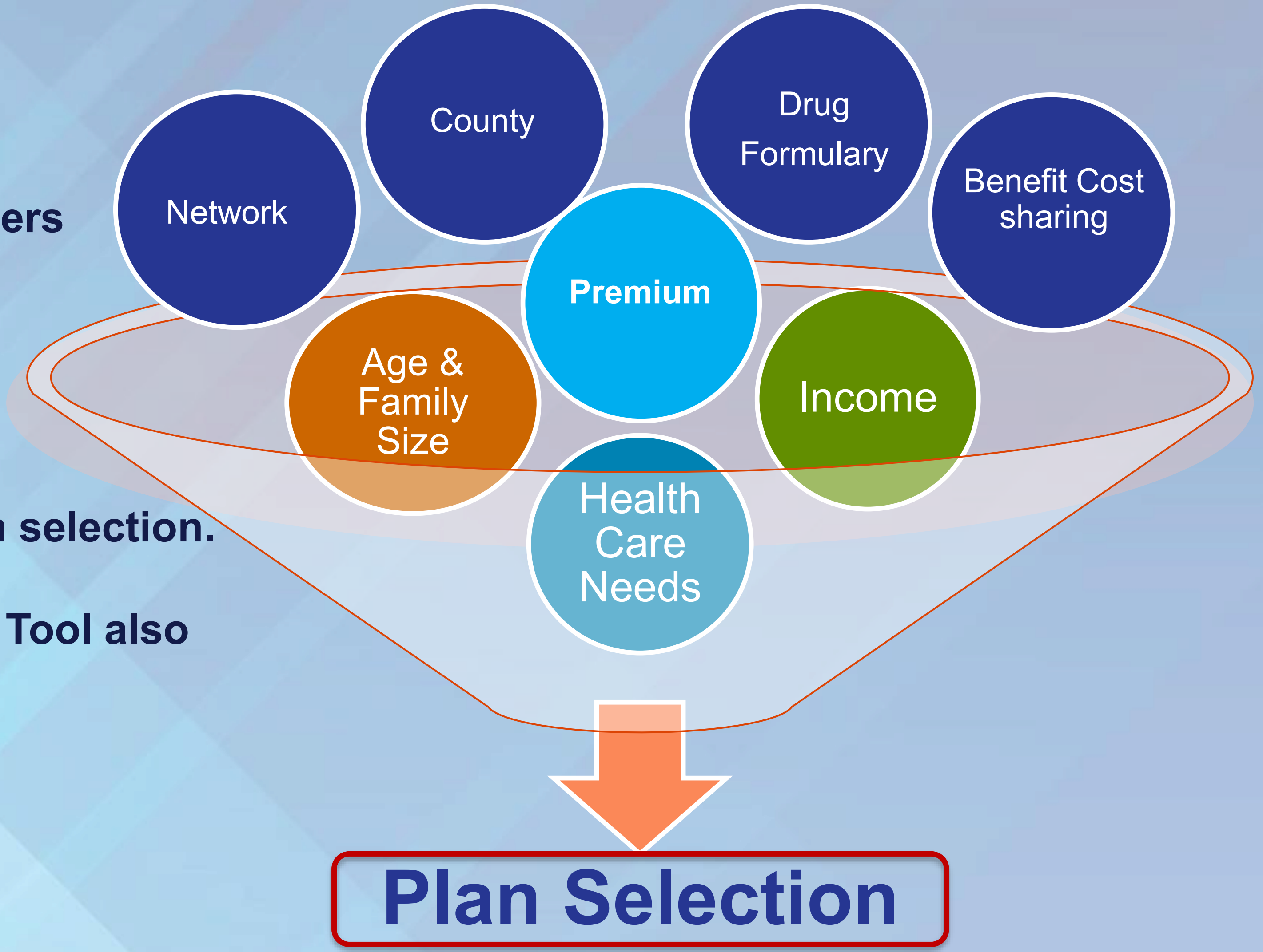
Weighted averages are based on enrollment by plan and county provided to Wakely by AHCT.

Consumer Impact Analysis

There are many considerations consumers use to select the best plan option for themselves.

Brokers may advise consumers on plan selection.

The AHCT Consumer Decision Support Tool also includes these considerations.



Consumer Impact Analysis

Advanced payment of the Premium Tax Credit (APTC)

- A federal subsidy that helps eligible individuals and families lower the premiums of health insurance purchased through the Health Insurance Marketplace.

- The APTC amount is based on household income and the cost of the second-lowest cost Silver plan (benchmark plan) in the area.

Factors impact APTC

- Income
- Household Size
- Geographic Region
- Second-Lowest Cost Silver Premium

Factors Impact Consumer Premiums

- Member Age
- Member County
- Plan Selection
- APTC subsidy

Consumer Impact Analysis

Drivers of After Subsidy Rate Changes

1. Change in Second Lowest Silver plan and its premium
2. Change in plan premium relative to Second Lowest Silver
3. Change in income, household size
4. Updates to Federal Poverty Level (FPL)
5. IRS guidelines; Maximum Contribution (% of Income)

Consumer Impact Analysis

Consumer Premiums Calculation Example

Numbers are for illustration only and do not reflect actual data.

APTC Calculation:

Benchmark Plan:
Premium: $500
of which: EHB*: $480
Non-EHB** : $20

Required Contribution:
Income x Premium % Cap
=$100

APTC:
$480-$100= $380

Plan A:
Premium: $300
of which: EHB: $290
Non-EHB: $10

EHB Premium $0 (covered by APTC) + **Non-EHB premium $10** = **Enrollee Total $10**

Plan B:
Premium: $700
of which: EHB: $680
Non-EHB: $20

EHB Premium $680-$380=$300 + **Non-EHB premium $20** = **Enrollee Total $320**

** EHB: Essential Health Benefits, which are services that all ACA-compliant health plans must cover.*

***Non-EHB: Services not required by the ACA, such as adult dental, vision, or certain supplemental benefits.*

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Consumer Impact Analysis

Maximum Contribution as % of Income

Income	Income Range in Dollars ** for a single individual in 48 states + DC		Applicable Percentage Table Max % of Income for 2nd Lowest Silver	
FPL* %	2025 Policy Year	2026 Policy Year	2025 Policy Year	2026 Policy Year***
100% FPL	$15,060	$15,650		
Under 133%	Less than $20,030	Less than $20,815	0%	2.10%
133% - 150%	$20,030 - $22,590	$20,815 - $23,475	0%	3.14% - 4.19%
150% - 200%	$22,590 - $30,120	$23,475 - $31,300	0% - 2%	4.19% - 6.6%
200% - 250%	$30,120 - $37,650	$31,300 - $39,125	2% - 4%	6.6% - 8.44%
250% - 300%	$37,650 - $45,180	$39,125 - $46,950	4% - 6%	8.44% - 9.96%
300% - 400%	$45,180 - $60,240	$46,950 - $62,600	6% - 8.5%	9.96%
Over 400%	More than $60,240	More than $62,600	8.5%	Unlimited

* *Federal Poverty Level (FPL)*

** *For purposes of the premium tax credit, eligibility for a certain year is based on the most recently published set of federal poverty guidelines on the first day of the annual open enrollment period.*

*** *Source of 2026 Policy Year Applicable Percentage Table: https://www.irs.gov/pub/irs-drop/rp-25-25.pdf.*

The 2026 maximum contribution percentages reflect the expiration of the enhanced APTC provisions.

Enrollees across the income spectrum can expect increases in premium payments before subsidy.

Enrollees with incomes above 400% poverty level will be subject to large increases in premium payments due to loss of subsidy (Subsidy Cliff).

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Consumer Impact Analysis

Current Enrollment* by FPL%

% FPL	APTC Eligible	Enrollment %
Less Than 133%	17,563	12%
133% - 150% FPL	10,977	8%
150%-200% FPL	35,057	25%
200% to 250% FPL	16,426	12%
250% to 300% FPL	14,556	10%
300% to 350% FPL	11,320	8%
350% to 400% FPL	8,396	6%
Over 400% FPL	27,890	20%
Total APTC Eligible	**142,185**	**100%**
Total Enrolled Members	**157,163**	
APTC Eligible %	**90.5%**	

****Based on enrollment and APTC eligibility information provided by AHCT as of September 2025.***

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Consumer Impact Analysis

Change in Benchmark Plan

County	2025 Second Lowest Silver Plan		2026 Second Lowest Silver Plan		2025 SLS Premium (EHB only)	2026 SLS Premium (EHB only)	2025 Enrollment by County	2026 SLS Premium Change %
	Issuer	Plan Name	Issuer	Plan Name				
Fairfield	CBI	Choice Silver Standard POS	CBI	Choice Silver Standard POS	$580.85	$729.76	49,696	25.6%
Hartford	CBI	Choice Silver Standard POS	CBI	Choice Silver Standard POS	$496.32	$623.58	35,224	25.6%
Litchfield	CBI	Choice Silver Standard POS	CBI	Choice Silver Standard POS	$536.64	$674.24	9,990	25.6%
Middlesex	CBI	Choice Silver Standard POS	CBI	Choice Silver Standard POS	$536.27	$673.76	7,275	25.6%
NewHaven	CBI	Choice Silver Standard POS	CBI	Choice Silver Standard POS	$536.27	$673.76	34,845	25.6%
NewLondon	CBI	Choice Silver Standard POS	CBI	Choice Silver Standard POS	$536.64	$674.24	10,685	25.6%
Tolland	CBI	Choice Silver Standard POS	CBI	Choice Silver Standard POS	$536.64	$674.24	5,322	25.6%
Windham	CBI	Choice Silver Standard POS	CBI	Choice Silver Standard POS	$536.64	$674.24	4,110	25.6%

Consumer Impact Analysis

Overall Weighted Average Premium Increase After APTC Subsidy

Based on Single Household Member by Age and Income

	Income as % of FPL							
Age	133% FPL	150% FPL	200% FPL	250% FPL	300% FPL	350% FPL	400% FPL	405% FPL
25	141%	254%	163%	90%	54%	28%	10%	51%
30	117%	209%	145%	85%	51%	26%	8%	72%
35	104%	189%	137%	83%	50%	25%	8%	84%
40	98%	178%	129%	80%	48%	24%	7%	95%
45	81%	151%	112%	72%	44%	20%	4%	126%
50	55%	110%	86%	59%	35%	14%	0%	186%
55	35%	78%	66%	44%	26%	7%	-7%	264%
60	19%	54%	56%	32%	19%	0%	-12%	348%

Overall averages based on enrollment by plan and by county provided by AHCT as of September 2025.

Actual changes vary by plan and by county.

Larger percentage rate increases for younger and lower-income enrollees.

Enrollees over 400% FPL will experience higher rate increases, especially among older members.

Consumer Impact Analysis – Example 1

Illustration of Key Impacts

- Subsidies help lower-income households, but plan premiums may increase more than subsidy.
- Younger households experience smaller absolute increases, although the percentage impact can be significant depending on income.

Single ☺

Tim, Age 28 in 2025 (29 in 2026)
Income: 200% FPL ($31,300 in 2026)

Fairfield County

APTC Subsidy Calculation

Benchmark EHB Premium

Policy Year	Benchmark (EHB only)
2025	$631
2026	$817

Minus

Required Contribution

Policy Year	Annual Income	Prem Cap %	Max Monthly Contribution
2025	$30,120	2.00%	$50
2026	$31,300	6.60%	$172

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APTC Subsidy

Policy Year	APTC Subsidy
2025	$581
2026	$644

Consumer Impact Analysis – Example 1

Tim enrolled in the lowest cost silver plan in 2025 so he could get cost sharing reductions at an 87% actuarial value.

Tim's premium goes up by $45 after the subsidy if he renews to the same plan in 2026.

Considerations:

Tim can switch to the lowest cost Bronze or Gold plan; however, doing so would cause him to lose his 87% cost-sharing reduction benefits.

If he switches to the $0 lowest Bronze plan, his out-of-pocket expenses would increase from the expected average of $42 to $74, offsetting some of the premium savings.

Although the lowest Bronze plan shows a lower average expected total cost of care, which includes both premiums and out-of-pocket expenses, the final decision should take into account his personal health needs and anticipated service utilization.

Comparison of Auto-Renewal vs. Active Renewal	2025	2026		
		Auto Renewal *	Active Renewal	
	Enrolled in lowest cost Silver plan	to the same plan	to the lowest Gold	to the lowest Bronze
Subsidy	$581	$644	$644	$644
Rates Before Subsidy	$616	$725	$770	$596
Rates After Subsidy	$35	$80	$125	$0
$ Change from 2025		$45	$91	-$35
% Change from 2025		132%	263%	-100%
Avg. Monthly Out-of-Pocket PMPM (WACA Northeast Age 25-29**)	$42	$42	$83	$74
Estimated Average Monthly Total Cost of Care	$77	$122	$209	$74

** The lowest-cost Silver plan remains the same in 2026 as in 2025.*

*** Data Source: Wakely ACA Database ("WACA") contains detailed claims, eligibility and premium data from 2023 Edge Servers from participating issuers in the Northeast Region.*

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Consumer Impact Analysis – Example 2

Illustration of Key Impacts

- Households with incomes above 400% of the FPL will face larger premium increases due to both the loss of subsidies and rising plan premiums.
- Older members with higher income may experience substantial increase in premiums.

Couple: ☺☺
Tom and Karen
Both age 50 in 2025
(51 in 2026)
Income: 410% FPL
($86,715 in 2026)
Fairfield County

APTC Subsidy Calculation

Benchmark EHB Premium

Policy Year	Benchmark (EHB only)
2025	$2,075
2026	$2,722

Minus

Required Contribution

Policy Year	Annual Income	Prem Cap %	Max Monthly Contribution
2025	$83,804	8.5%	$594
2026	$86,715	100%	$7,226

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APTC Subsidy

Policy Year	APTC Subsidy
2025	$1,481
2026	$0

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Consumer Impact Analysis – Example 2

Tom and Karen enrolled in the lowest cost silver plan in 2025. Their premium will increase from $542 to $2415 if they renew to the same plan in 2026.

Considerations:

Comparing to auto-renewing their current plan, they could save $429 per month by switching to the lowest Bronze plan, or pay $151 more for the lowest Gold plan.

Although the lowest Bronze plan shows a lower average expected total cost of care, which includes both premiums and out-of-pocket expenses, the final decision should take into account their personal health needs and anticipated service utilization.

Comparison of Auto-Renewal vs.Active Renewal	2025	2026		
		Auto Renewal	Active Renewal	
	Enrolled in lowest cost Silver plan	to the same plan	to the lowest Gold	to the lowest Bronze
Subsidy	$1,481	$0	$0	$0
Rates Before Subsidy	$2,023	$2,415	$2,566	$1,986
Rates After Subsidy	$542	$2,415	$2,566	$1,986
$ Change from 2025		$1,873	$2,024	$1,444
% Change from 2025		345%	373%	266%
Avg Monthly Out-of-Pocket PMPM (WACA Northeast Age 50-54)	$109	$109	$122	$126
Estimated Average Monthly Total Cost of Care for the Family	$760	$2,633	$2,810	$2,239

Consumer Impact Analysis – Example 3

Illustration of Key Impacts

- County-level pricing drives differences in subsidies and premium increases across locations.
- FPL thresholds increase by household size. So larger households with the same income as a smaller household may receive more subsidies.

Family of 4: ☺☺ ☺☺
John and Jane,
Both Age 45 in 2025
(46 in 2026)
Two children:
Both age 18 in 2025
(19 in 2026)
Income: 450% FPL
($144,675 in 2026)
Hartford County

APTC Subsidy Calculation

Benchmark EHB Premium

Policy Year	Benchmark (EHB only)
2025	$2,340
2026	$3,044

Minus

Required Contribution

Policy Year	Annual Income	Prem Cap %	Max Monthly Contribution
2025	$140,400	8.5%	$995
2026	$144,675	100%	$12,056

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APTC Subsidy

Policy Year	APTC Subsidy
2025	$1,345
2026	$0

Consumer Impact Analysis – Example 3

The family enrolled in the lowest cost silver plan in 2025.
Due to higher premium and the loss of APTC, their monthly premium will increase by $1,813 if they renew to the same plan.

Considerations:

Comparing to auto-renewing their current plan, they could save $480 per month by switching to the lowest Bronze plan, or pay $169 more for the lowest Gold plan.

Although the lowest Bronze plan shows a lower average expected total cost of care, which includes both premiums and out-of-pocket expenses, the final decision should take into account their personal health needs and anticipated service utilization.

Comparison of Auto-Renewal vs.Active Renewal	2025	2026		
		Auto Renewal	Active Renewal	
	Enrolled in lowest cost Silver plan	to the same plan	to the lowest Gold	to the lowest Bronze
Subsidy	$1,345	$0	$0	$0
Rates Before Subsidy	$2,233	$2,701	$2,870	$2,221
Rates After Subsidy	$888	$2,701	$2,870	$2,221
$ Change from 2025		$1,813	$1,982	$1,333
% Change from 2025		204%	223%	150%
Average Monthly Out-of-Pocket PMPM (WACA Northeast Age 40-49) (WACA Northeast Age 16-24)	$105 $64	$105 $64	$106 $67	$104 $76
Estimated Average Monthly Total Cost of Care for the Family	$1,226	$3,039	$3,217	$2,580

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Consumer Impact Analysis

Member out-of-pocket cost sharing is a critical factor because it represents the actual financial burden on households beyond health plan premiums. High cost-sharing can significantly affect affordability and access to care.

Annual Member Cost-Sharing Distribution

Metal	CSR Variation	10th Percentile	25th Percentile	50th Percentile	75th Percentile	95th Percentile	Mean	Maximum
Gold	**NA**	$0	$137	$623	$1,923	$5,637	**$1,391**	$9,100
Silver	**70%**	$0	$102	$504	$1,726	$5,392	**$1,294**	$9,100
Silver	**73%**	$0	$55	$403	$1,451	$5,101	**$1,132**	$7,250
Silver	**87%**	$0	$30	$271	$1,257	$2,758	**$730**	$3,000
Silver	**94%**	$0	$10	$146	$526	$1,250	**$345**	$2,977
Bronze	**NA**	$0	$38	$385	$1,506	$7,074	**$1,380**	$9,100
Catastrophic	**NA**	$0	$0	$146	$622	$3,926	**$740**	$9,100

Wakely’s proprietary ACA database (WACA) was used to report the distribution of out-of-pocket annual costs for individual market members.

10% or more enrollees at each metal have no out-of-pocket costs and most enrollees do not reach the maximum out-of-pocket amount.

Disclosures and Limitations

- **Responsible Actuary.** Karan Rustagi and Ren Zhong are the actuaries responsible for this communication. Karan is a member of the American Academy of Actuaries and a Fellow of the Society of Actuaries. Ren is a member of the American Academy of Actuaries and an Associate of the Society of Actuaries. They meet the Qualification Standards of the American Academy of Actuaries to issue this report.

- **Intended Users.** This information has been prepared for the use of AHCT to discuss the potential impact of 2026 Rate Changes. Wakely does not intend to benefit third parties and assumes no duty or liability to those third parties. Any third parties receiving this work should consult their own experts in interpreting the results. This report, when distributed, must be provided in its entirety and include caveats regarding the variability of results and Wakely's reliance on information provided by Connecticut issuers and AHCT.

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- **Data and Reliance.** Wakely relied on information provided by AHCT and publicly available sources in this assignment. We have reviewed the data for reasonableness but have not performed any independent audit or otherwise verified the accuracy of the data/information. If the underlying information is incomplete or inaccurate, our estimates may be impacted, potentially significantly. Any errors in the data will affect the accuracy of the analysis and the conclusions drawn in this report. When performing financial and actuarial analyses on the current data, assumptions must be made where there is incomplete data. Improvements in data will allow for more accurate analyses and consistent reporting.

- **Subsequent Events.** Filings received after the date indicated will result in variation in results.

- **Contents of Actuarial Report.** This document and the supporting exhibits constitute the entirety of the actuarial report and supersede any previous communications on the project. This report is provided to AHCT to discuss the potential options to stabilize the marketplaces. Any other use of this report may not be appropriate. Wakely does not intend third parties to rely on this report for any other purpose and assumes no duty or liability to parties other than AHCT who use or receive this work. This report should only be reviewed and considered in its entirety.

- **Deviations from ASOPS.** Wakely completed the analysis using sound actuarial practice. To the best of our knowledge, the report and methods used in the analysis are in compliance with the appropriate Actuarial Standards of Practice (ASOP) with no known deviations.